

# Workforce Transition

## Guide to Benefits: Career Service Employees

As a Career Service employee who is being impacted by a layoff, you may consider certain options with regard to your benefits. This guide is to inform you of those options and to provide a mechanism for the appropriate processing of your accumulated leave benefits. In addition, you may be eligible to receive unemployment compensation benefits or retirement benefits.

After reviewing the information in this guide, please:

- Indicate your options on the [Accumulated Leave Options Following Layoff](#) form and return it to the Human Resources office within seven days.
- Log in to People First and update your home address. Select the Insurance Benefits tile to check for your current benefits and providers.

## INSURANCE

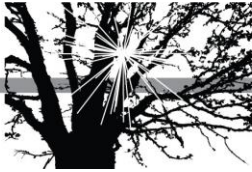
### Health Insurance

The state will pay the usual employer contribution for any month during which you were on the payroll, providing your pay warrant is sufficient to cover your deductions. Coverage under a health insurance plan will be effective through the end of the next month.

As a Career Service employee being laid off, you have two options:

1. You are eligible to continue health insurance coverage while in layoff status for up to two years (24 months). The entire premium and premium payments should be submitted to People First by the 10th of the month prior to each month's coverage; for example, the payment for July is due by June 10. Contact People First for current health insurance premiums.
2. If you do not want to continue coverage under the layoff provision, you may apply for continuation coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). This provides that terminating insured employees and their covered dependents may elect to continue their group health, dental and vision coverage for 18 months after termination. You will receive an application for COBRA benefits from People First within 45 days of termination. You have 60 days from receipt of the application to elect continuation coverage. You may want to begin the COBRA coverage and pay the participants premium in advance so that your coverage will not lapse. If you take the full 60 days from receipt of the application before electing continuation of coverage, you will be required to make up the premium payments for coverage during the 60-day period.

You may continue your health, dental and/or vision coverage through COBRA from the first day after your employer-provided coverage ends. In order to continue coverage, you are required to pay the full premium amount (what your employer pays and what you pay), plus a 2 percent administration fee. Your eligible dependents can also continue insurance through COBRA. Once you are eligible for other group insurance, you must cancel COBRA coverage.



## Workforce Transition

### Guide to Benefits: Career Service Employees

For more information, read the U.S. Department of Labor publication, *The Employee's Guide to Health Benefits Under COBRA*:

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/an-employees-guide-to-health-benefits-under-cobra.pdf>

Also see the U.S. Department of Labor Continuation of Health Coverage (COBRA):

<https://www.dol.gov/general/topic/health-plans/cobra>.

You may also contact People First at 866-663-4735.

#### Notes

- Your termination is a qualifying event that would allow your spouse, if he or she is a state employee, to enroll in the State Employee Group Health Plan or any other pretax supplemental plan that you are enrolled in except certain grandfathered plans, **within 31 days of your separation**. Your spouse may enroll you and any other eligible dependents under the plan.
- Your spouse should follow his or her employer's process for making elections with People First to continue a family or individual policy. Delaying this process will result in a premium underpayment, which means your coverage could be temporarily suspended.
- If you are age 65 or older and have decided to retire, contact the Human Resources Office at 850-617-8370 for assistance with Medicare Part B.

#### State Life Insurance (Basic)

You are eligible to continue basic life insurance coverage while in layoff status for up to two years (24 months). You must pay the entire premium and premium payments should be submitted to People First by the 10th of each month for payment of the next month's coverage. Contact People First to inquire about the premium payment rate for continuation of your life insurance.

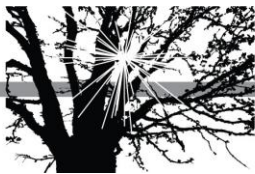
The basic State Group Life Insurance policy underwritten by Securian Life Insurance Company can be converted. If you wish to convert this policy, contact Securian at (888) 826-2756 and pay the first premium within 31 days from the date coverage ends.

#### State Life Insurance (Optional)

The optional State Group Life Insurance policy underwritten by Securian Life Insurance Company is portable provided you meet certain restrictions. You must apply for coverage under the Portability Plan within 31 days after the optional life coverage ends. In order to apply, you must contact Securian at 1-800-780-3100.

#### Supplemental Insurance

The only supplemental insurance that is offered is dental and vision for 18 months. The premium is your current premium plus 2 percent. Should you want to keep additional pretax



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## Workforce Transition

### Guide to Benefits: Career Service Employees

insurance, you must contact the company directly and ask to continue insurance.

#### **Post-tax Insurance and Miscellaneous Deductions**

To find any post-tax or miscellaneous deductions you may have to:

- Log on to People First
- Click on Pay Info
- Click on Payroll Deductions

For a listing of post-tax benefits and contact information please see:

[http://www.capitaladminservices.com/?page\\_id=100](http://www.capitaladminservices.com/?page_id=100)

Contact Capital Administrative Services at 1-866-305-6004 (toll free) as soon as possible in order for post-tax and miscellaneous coverage to continue.

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## **FLEXIBLE BENEFIT PLANS**

#### **Dependent Day Care Reimbursement Account**

Participation in this account will end with your last payroll deduction. You may continue to file claims incurred prior to your layoff date against any balance in this account. You have until the claim submission deadline, April 15 of the next plan year, to file all claims.

#### **Medical Reimbursement Account**

Participation in this account will terminate with your last payroll deduction. Ability to use the *Benny* card stops when your employment is terminated. Any eligible expenses must be submitted by paper form to the address or fax number on the form. For more information on benefits please visit <https://www.mybenefits.myflorida.com/>.

#### **Deferred Compensation**

You must contact your provider within 30 days of termination in order to give and/or receive instructions on your account. If the provider cannot be reached, call the Bureau of Deferred Compensation toll-free at (877) 299-8002 or (850) 413-3162 if in the Tallahassee area. Failure to notify the provider and elect an option could result in the inability to access these funds.

For more information, please visit <https://www.myfloridacfo.com/DeferredComp/>.

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## **LEAVE**

#### **Annual Leave**

If you have twelve continuous months (365 days) of service, you will be paid for all unused annual leave up to 240 hours unless you request in writing that the annual leave be retained up to a maximum of one year ("held in abeyance"), pending reemployment. Leave payments that are made upon separation are subject to a **31-day waiting period**. Employees with direct



## **Workforce Transition**

### **Guide to Benefits: Career Service Employees**

deposit can expect to receive leave payments approximately six to eight weeks from their separation date. If no direct deposit is established, a paper check will be mailed and could take longer to receive.

If you are not reemployed within one year, any annual leave held in abeyance shall be paid up to the maximum 240 hours. If you are reemployed within one year, annual leave credits shall be restored if you request this in writing and repay the full amount of any lump-sum payment received for annual leave at the time of layoff.

#### **Sick Leave**

If you have ten years (120 months) or more of creditable state service and are otherwise eligible for receipt of sick leave payment, the agency will pay for your accumulated sick leave when you terminate at the rate of 1/4 of your accumulated sick leave earned after October 1, 1973, up to a maximum of 480 hours, and 1/8 of all unused sick leave earned prior to October 1, 1973, unless you request in writing that the sick leave be retained up to a maximum of one year ("held in abeyance"), pending reemployment. Sick leave payout will occur 30 days after you begin layoff status (no longer on the payroll).

If you are not reemployed within one year, any sick leave held in abeyance shall be paid. If you are reemployed within one year, sick leave credits shall be restored if you request this in writing and repay the full amount of any lump-sum payment received for sick leave at the time of layoff.

If you are not eligible for receipt of sick leave payment at the time of layoff, the agency will hold the accrued sick leave in abeyance and, if you are reemployed within one year following layoff, will credit them to you upon reemployment.

#### **Special Compensatory Leave**

If you have a special compensatory leave balance earned on or after November 1, 2019, it will be paid upon termination in accordance with Rule 60L-34, Florida Administrative Code, and the provisions of your collective bargaining agreement, if applicable.

#### **Fair Labor Standards Act Special Compensatory Leave**

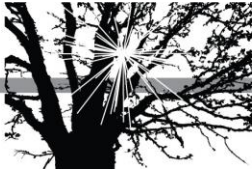
If you have a Fair Labor Standards Act special compensatory leave balance, it will be paid upon termination.

#### **Regular Compensatory Leave**

Your agency will hold any regular compensatory leave balance in abeyance and, if you are reemployed by the same agency within one year following layoff, your regular compensatory leave balance will be credited to you upon reemployment. If you are not reemployed with the same agency within one year, then all your regular compensatory leave shall be forfeited.

#### **Sick Leave Pool Donation**

If you are a sick leave pool member, you may elect to donate up to 16 hours of sick leave to the sick leave pool upon your layoff provided that you retain a minimum sick leave balance of 80 hours. The donated hours are taken before any payment option above is calculated.



## **Workforce Transition**

### **Guide to Benefits: Career Service Employees**

#### **Sick Leave Donation**

You may elect to donate sick leave credits to an eligible employee (up to the number of hours actually needed for the eligible employee to meet contract hours for the pay period to which the transfer applies), provided that you retain a minimum sick leave balance of 80 hours. The donated hours are taken before any payment option above is calculated and both employees must still be active on the payroll at the time of the transfer/donation.

#### **Leave Payment to a Deferred Compensation Program**

You may elect to have your leave payment or portion thereof paid to your deferred compensation account instead of receiving direct payment upon termination. This option provides a pretax advantage; however, your request must be made through your Deferred Compensation provider prior to payout.

### **WORKERS' COMPENSATION**

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Workers' Compensation benefits and a layoff due to a workforce reduction are not related. Your Workers' Compensation medical benefits would continue as long as you comply with the required policies and procedures. If you have questions regarding your claim, you may call Revenue's Workers' Compensation Coordinator at (850) 617-8370.

### **RETIREMENT**

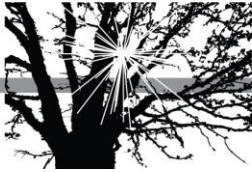
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If you are a member of the FRS Pension Plan call the Division of Retirement toll free at (844) 377-1888 or (850) 907-6500 if in the Tallahassee area or visit the Division's website at [https://www.dms.myflorida.com/workforce\\_operations/retirement](https://www.dms.myflorida.com/workforce_operations/retirement) for additional information about your benefits. Financial planning advice and web-based tools are available to all FRS members at the Financial Guidance line at (866) 446-9377 or visit the <http://www.MyFRS.com> website. If you are a member of the FRS Investment Plan additional information about your benefits is also available from the financial guidance line or the MyFRS website.

Since the benefit structures are different for both of these plans, the definitions of the following terms are identified by the FRS Pension Plan or the FRS Investment Plan when the meaning of the term differs depending upon the plan.

#### **Vesting**

1. If you are in the FRS Pension Plan and initially enrolled before July 1, 2011, you become vested and eligible for a future early or normal service retirement benefit with six years of creditable service. If you were initially enrolled on or after July 1, 2011, you become vested and eligible for a future early or normal retirement benefit with eight years of creditable service. Regular disability retirement benefits require an eight-year vesting



## **Workforce Transition**

### **Guide to Benefits: Career Service Employees**

period. In-line-of-duty disability or death benefits provide vesting from the first day of covered employment.

2. If you are in the FRS Investment Plan you become vested and qualify for service retirement after one year of Investment Plan participation regardless of age. If you transferred a present value from the Pension Plan to the Investment Plan, you must have at least six years of total FRS service credit (or eight years depending upon your initial enrollment date) to be vested for the present value portion of your account. If transferring account balances to the Pension Plan to qualify for regular monthly disability retirement benefits, you must meet the eight-year vesting requirement.

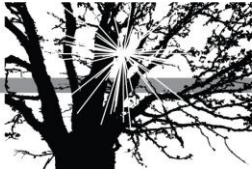
#### **Normal Retirement**

1. If you are in the FRS Pension Plan and initially enrolled before July 1, 2011, you are eligible to receive unreduced monthly benefits at age 62 if vested, the age after 62 when vested, or after 30 years of creditable service regardless of age for members of all classes except the Special Risk Class. Special Risk Class members qualify for normal retirement at age 55 if vested with six years of Special Risk Class service, the age after 55 when vested, or after 25 years of Special Risk Class service – regardless of age.
2. If you are in the FRS Investment Plan, you become vested and are eligible to request and receive distributions after one year of Investment Plan participation regardless of age and meeting separation requirements. If you transferred a present value from the Pension Plan to the Investment Plan, you must have at least six years of total FRS service credit (or eight years depending upon your initial enrollment date) to be vested for the present value portion of your account. You may receive benefits under one of the payment options within the Investment Plan or roll your funds into another qualified retirement plan. If transferring account balances to the Pension Plan to qualify for regular monthly disability retirement benefits, you must meet the eight-year vesting requirement.

#### **Early Retirement**

1. If you are in the FRS Pension Plan you are eligible to receive reduced monthly benefits if you are within 20 years of your normal retirement age (62 or 55, or 65 or 60, depending upon your initial enrollment date) with a 5 percent per year reduction for each year you are below the normal retirement age at retirement.
2. Early retirement does not apply to you if you are in the FRS Investment Plan. However, if you choose to receive a lump-sum distribution you may be subject to a 10 percent penalty when filing your taxes for withdrawals before certain ages as required under the Internal Revenue Code.





# Workforce Transition

## Guide to Benefits: Career Service Employees

### Portability

1. Under the FRS Pension Plan, all your service credit that remains on account and your future service credit will be combined into the same account regardless of the period of separation.
2. Under the FRS Investment Plan, if your vested funds remain in the account, future contributions will be combined into that account. You may be required to receive a mandatory de minimis distribution of your inactive account balances. Without requesting a distribution, non-vested funds are held in a suspense account for up to five years. If you do not return within five years your non-vested funds are forfeited. Non-vested funds are forfeited when you request and receive a distribution.

If your vested account balance is \$1,000 or less when your employment ends (no longer actively employed with an FRS-participating employer), it will be subject to an automatic distribution, also known as a “de minimis distribution.” This distribution is made after you have been terminated from all employment with FRS-participating employers for at least six calendar months.

If you receive an automatic distribution the FRS will not consider you to be retired. This means you will not be subject to the same reemployment limitations as a retiree. If you are rehired by an FRS-participating employer in an FRS-covered position after receiving an automatic distribution, you will be placed back in the Investment Plan and earn additional service credit.

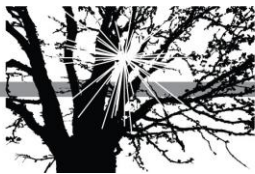
If you request a distribution prior to the automatic distribution being paid, you will be considered retired and will forfeit any unvested account balance and associated service credit. If you return to FRS-covered employment in the future (effective for reemployed service on or after July 1, 2017), you will be enrolled in the Investment Plan as a reemployed retiree, unless you are reemployed in a position eligible to participate in the SUSORP or SCCSORP.

3. FRS-covered employers include the State of Florida, the State University System, the State College System, district school boards, county governments except for Duval County, and cities or special districts that chose to participate in the FRS. See Participating Employers (<https://frs.fl.gov/forms/part-emp.pdf>) available from the Publications page of the Division’s website.

### Receiving a Retirement Benefit

All members of the FRS must terminate employment to receive a retirement benefit.

1. If you are in the FRS Pension Plan you must terminate all employment with FRS employers to be eligible to receive monthly benefits. You are considered terminated only after you stop all employment relationships with all FRS employers. You must remain terminated from employment with all FRS employers for six calendar months beginning



## Workforce Transition

### Guide to Benefits: Career Service Employees

with your effective retirement date to finalize your retirement.

If you are participating in the Deferred Retirement Option Program (DROP) you must meet the six-calendar-month termination requirement after completion of your DROP termination date. During this period you receive retirement benefits but if you return to any employment with an FRS employer you will void your retirement and must repay all benefits received, including any DROP payout. Employment with an FRS employer in a position not covered for retirement (OPS or temporary) will also void your retirement.

2. If you are in the FRS Investment Plan you are considered retired once you terminate employment with an FRS-participating employer and request a distribution (including a rollover) from your Investment Plan account. A distribution may not be issued until you have been terminated for three calendar months (except that if you have met the normal retirement requirements of the Investment Plan you may receive a one-time distribution of up to 10 percent of your account balance after one calendar month).

You cannot return to employment with an FRS-participating employer, in any capacity, until you have been retired for six calendar months (i.e., six calendar months following the month in which a distribution was taken). If you are reemployed by an FRS-participating employer, in any capacity, within the six-calendar month period after receiving a distribution (retiring), your retirement will be voided. You will be required to repay any benefits received; and your FRS membership will then be reinstated. An alternative to repaying these benefits is for you to terminate employment for an additional period to satisfy the six-calendar-month termination requirement.

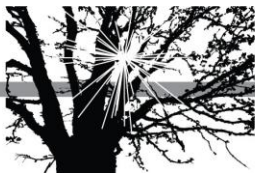
Employment with an FRS employer in a position not covered for retirement (OPS or temporary) will also void your retirement. Remember that rolling over funds into another investment plan or taking a monetary distribution means that you are retired regardless of age.

#### Reemployment After Retirement

Retirees of both the FRS Pension Plan and the FRS Investment Plan are subject to restrictions about receiving FRS retirement benefits while employed by FRS employers after retirement, regardless of whether the employment is covered by the FRS. You **cannot** earn a salary and receive retirement benefits for **six** months after your effective date of retirement, after your DROP termination date, or after you receive an Investment Plan distribution. **Returning to FRS employment too soon after you've retired may have significant financial consequences.** See [Reemployment After Retirement](#) for important information.

Please visit [https://www.dms.myflorida.com/workforce\\_operations/retirement](https://www.dms.myflorida.com/workforce_operations/retirement) for more information about the FRS Pension Plan. The "Contact Us" page ([https://www.dms.myflorida.com/workforce\\_operations/retirement/contact\\_us](https://www.dms.myflorida.com/workforce_operations/retirement/contact_us)) has the mailing address, telephone numbers, fax numbers, and email contact information for the different areas of the Division of Retirement that may assist you.





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## **Workforce Transition**

### **Guide to Benefits: Career Service Employees**

For information about the FRS Investment Plan, your choice between the FRS Pension Plan and the FRS Investment Plan, and general financial planning assistance please visit <http://www.MyFRS.com> or call the toll-free help line at (866) 446-9377 for assistance.

#### **DOR Retiree Volunteer Program**

Retirees may provide volunteer services with an FRS employer during the first year after retirement without violating the termination requirements or reemployment limitations (see [Section 121.091\(15\)](#), Florida Statutes). The Department of Revenue welcomes you to volunteer with our Retiree Volunteer Program after you retire. The number of volunteer hours per week may be no more than 20 percent of your work schedule prior to retirement. As a volunteer, you control your schedule, number of volunteer hours and type of assignments agreed upon for volunteering. To find out more and to apply, see <https://floridarevenue.com/Documents/Retiree%20Volunteer%20Program%20Flyer.pdf>.

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#### **REEMPLOYMENT ASSISTANCE (UNEMPLOYMENT COMPENSATION)**

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Information regarding the eligibility requirements for reemployment assistance (unemployment compensation) can be found on the Florida Department of Economic Opportunity's website at <http://www.floridajobs.org/job-seekers-community-services>.

For additional information and tips for filing a claim for reemployment assistance (unemployment compensation), please visit: <http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants>.